

F 549

.H3 H3





424
465

Harvey Land Association, Harvey, Ill.

THE TOWN OF



HARVEY, ILLINOIS

MANUFACTURING SUBURB OF CHICAGO

AGED TWO YEARS

“

“And but itself admits no parallel”

OFFICE: 825 ROOKERY BUILDING, CHICAGO.

(217 La Salle Street.)

Copyright, 1892, by The Harvey Land Association.

387291

Nothing succeeds like success.—French Proverb.

To prosper yourself, cast your lot in a prosperous place.—John Jacob Astor.

Where others catch trout is a good place to fish.
—Stephen Girard.

F549

.H.43

PREFACE.

The Harvey Land Association presents its compliments to 100,000 readers.

In the following account of what has been accomplished during the past two years in the phenomenal town of which it is our pleasure to give some idea, care has been taken, from title page to finish, not to overstate in a single particular.

Mark Twain once said that the less he knew of a subject the better he could write about it, because he was less likely to be hampered by Facts.

Happily for us, the Facts in relation to Harvey are in themselves so wonderful that neither fiction nor rhetoric is necessary to make a story as interesting as it is instructive, and as profitable as it is both.

The truth is good enough.



TOWN-BUILDING EXTRAORDINARY.

THE TOWN OF HARVEY, COOK COUNTY, ILL.

Two years ago no such town could be found on any map, or in any postoffice directory, or on the time table of any railway. It had no more existence than Chicago had when Columbus discovered America 400 years ago.

Today Harvey is a town with—

Five thousand inhabitants.

Ten great manufactories in actual operation.

Three others building.

Several more negotiating for sites.

Seventy-three miles of streets.

A complete sewer system with drains fourteen feet under ground.

Eight hundred and fifty buildings.

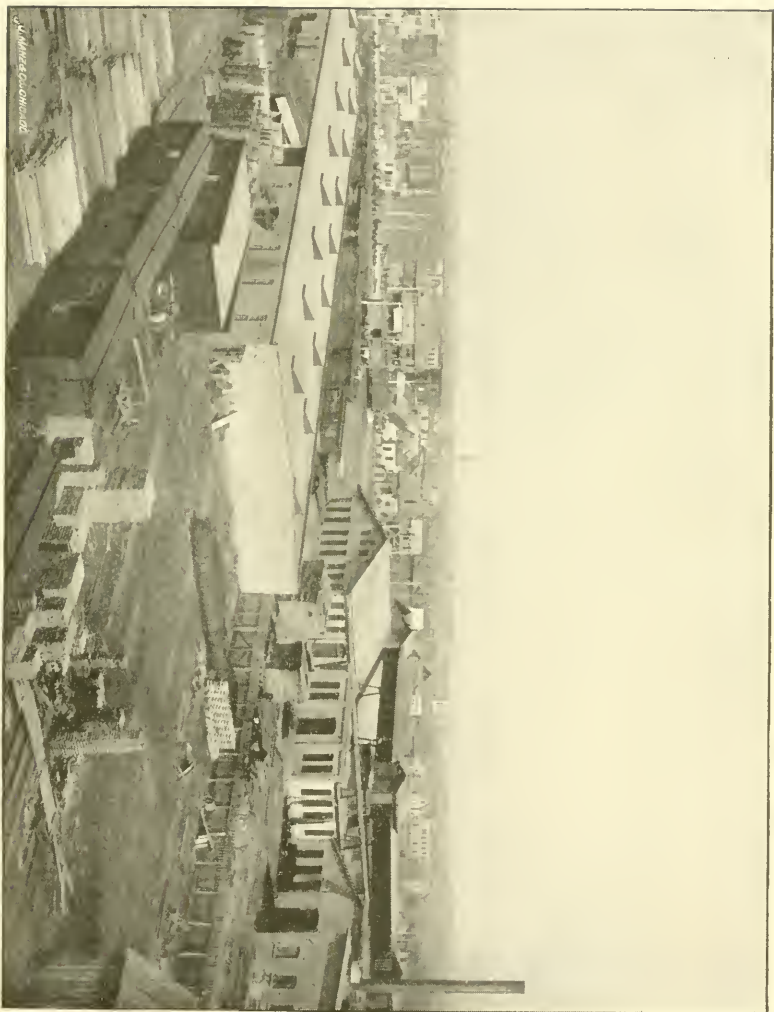
One hundred more going up.

Five railroads.

Seventy passenger trains daily.

Two systems of electric lighting.

Complete waterworks, with steel tower 120 feet high,
two artesian wells yielding 2,000,000 gallons daily and
9½ miles of water pipe laid.



PORTION OF MANUFACTURING DISTRICT AT HARVEY, ILL.

A belt line electric railway in active operation.

Churches, schools, newspapers, a bank, building and loan associations, masonic hall, parks, boulevards,

And 20,000 shade trees.

This growth is of the most substantial character, with everything indicating that it will continue as it has begun, for the next ten years at least.

If so, the beginning of the twentieth century will see a city of 25,000 inhabitants where in 1890 there was a vacant prairie.

No one acquainted with Harvey's history, and with the forces behind it, have any doubt that such will be its future : while many predict for it still greater things.

THE POWER BEHIND THE TOWN.

Such a record is not the result of accident.

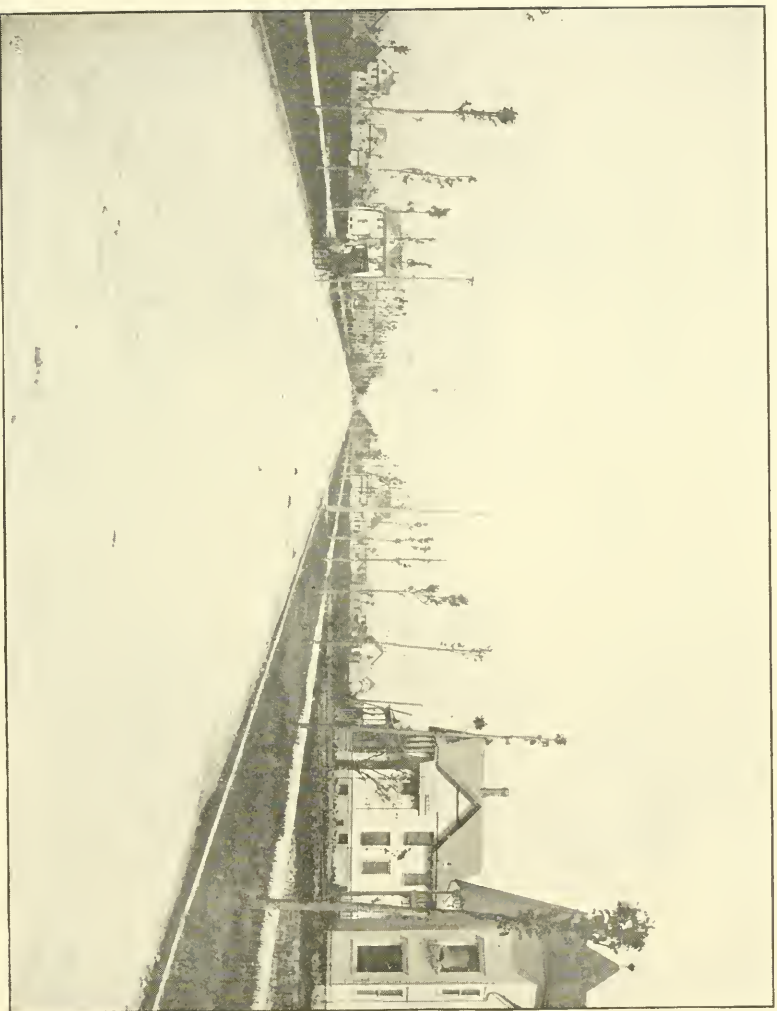
In an age when from Maine to California every town and every city is competing with every other for the location of business and inhabitants, the actual assembling of a dozen or more great manufacturing concerns within so short a time is a triumph which of itself commands admiration not unmixed with wonder.

Of course, the primary magnet is Chicago, the mighty city which the fates have determined shall be the London and the Manchester of America rolled into one.

Nowhere else on the continent do raw material, labor and a market meet on such close terms, and under such favorable conditions.

Because *here* they obtain,

1. Cheap raw material.
2. Cheap fuel (both coal and oil).
3. Abundant labor.
4. The best banking facilities.
5. The best home market.
6. Unrivalled transportation facilities.



155TH STREET BOULEVARD, LOOKING EAST FROM ASHLAND AVENUE, HARVEY, ILL.

Manufacturers throughout the land are seeing this—reluctantly in many cases, for it means to them the abandonment of former theories and costly plants—but inevitably and rapidly are they coming to this conclusion.

Ten years ago Chicago was not remarkable for its manufactures. The last decade has changed all that, and almost everything made by man is made in or near Chicago.

Note this one fact :

In ten years' time the number of employés in manufacturing concerns in Chicago has increased from 80,075 to 177,000, and the annual payment of wages to such employés from \$37,752,000 to \$96,200,000.

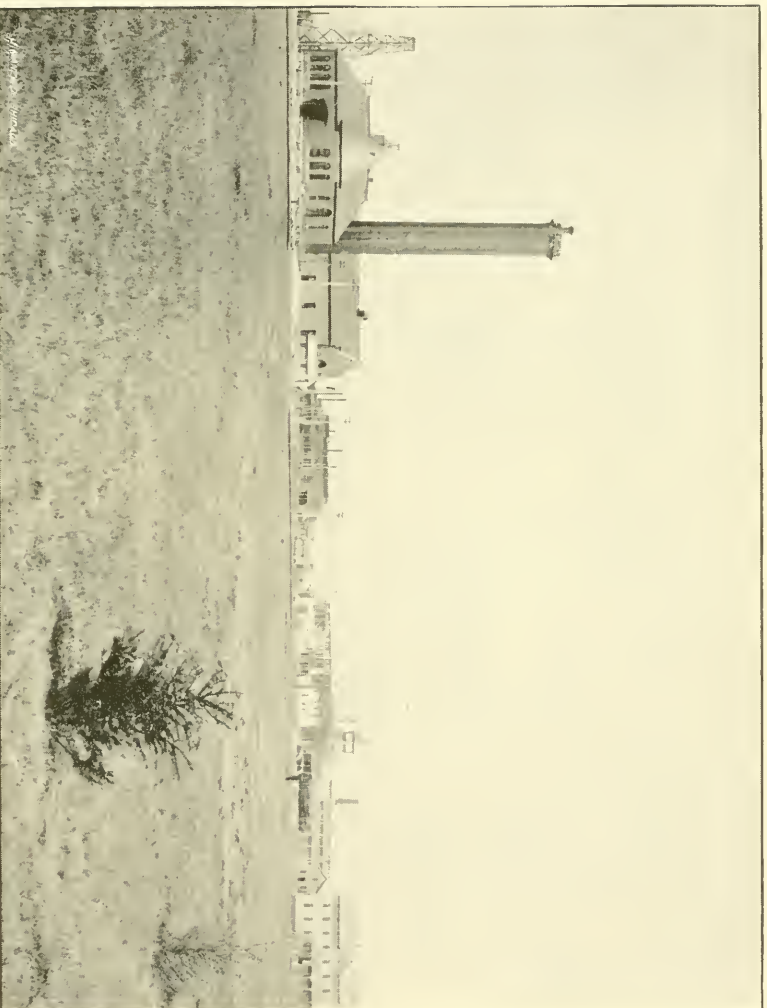
These figures are more significant than words. There is no answer to their argument.

But while the stream of manufacturing is pouring this way, it is no easy matter to shape its course to any particular spot. Every foot of territory in the vicinity of Chicago has interested advocates, each more eager than the other to demonstrate its adaptability for manufacturing and residential purposes.

Bear in mind, that at the time of which we write (two years ago) there was nothing more at the place where the town of Harvey now stands than there is at a thousand points on the silent, lonely prairies of Illinois—nothing to attract manufacturers, nothing to bring inhabitants, except the fact of an exceptionally good location, twenty-five feet above Lake Michigan on the Blue Island ridge, where the water runs naturally like a mill race, with sufficient force and volume to carry off the most excessive rainfall into the Calumet.

Only this, and the fact that it was two and a half miles distant from the present city line.

What power was there capable of changing this vacant waste into a busy beehive of human industry?



VIEW SHOWING WATERWORKS, ELECTRIC PLANT, THE WESTERN STEEL AND
SPRING CO. AND THE BELLAIRE STAMPING CO., HARVEY, ILL.

That power was found in the now well-known combination of ability, capital and energy known to the public as the Harvey Land Association, composed as follows :

T. W. HARVEY, President.	A. C. BADGER, Treasurer.
F. H. REVELL, Vice-president.	G. P. BENTON, Secretary.

BOARD OF DIRECTORS.

N. K. FAIRBANK,	JOHN P. WILSON,
A. G. SPALDING.	D. B. LYMAN,
W. D. PRESTON.	MORRIS SELLERS.

Trustees who give deeds to property :

DAVID B. LYMAN.	GILBERT B. SHAW.
-----------------	------------------

Something as to the *personnel* of the association will be of interest :

The president of the association, and the most active promoter of its interests, is Mr. T. W. Harvey, who has been engaged in the lumber trade in Chicago for the last thirty years, during which time the products of his timber lands have been shipped to all parts of the United States at the rate of over one hundred million feet a year.

Mr. F. H. Revell, the vice-president, is the well-known Chicago and New York publisher, whose specialty of religious books and periodicals has made his name familiar on both sides of the Atlantic.

Mr. N. K. Fairbank is one of the most prominent business men in this part of the United States. His immense trade in products of the soil, grain and provisions, with connections in all parts of the world : his success as a manufacturer, together with his extensive mining interests in the Northwest, have given him a reputation in commercial circles that is both widespread and enviable.



FLEMING H. REVELL,
Vice-President.



T. W. HARVEY,
President.

Mr. John P. Wilson (who is also the legal representative of the association) is one of the best known attorneys in the city of Chicago ; his specialty being real estate titles, on which his opinion is considered final. It may be said that no large transaction in this vicinity is hardly considered complete unless the opinion of John P. Wilson is attached to the abstract.

Mr. D. B. Lyman, one of the trustees who give deeds to the property, is a member of the law firm of Lyman & Jackson, and is also president of the Chicago Title and Trust Company. He is also trustee of the Pullman Land Association, and has drawn the papers and conducted the transactions of some of the largest real estate deals ever consummated in the Northwest. The building erected by his company on Washington street, recently, at a cost of a million and a half dollars, is a monument, sixteen stories high, to the untiring skill and industry of Mr. Lyman in his profession.

Mr. Gilbert B. Shaw, the co-trustee of Mr. Lyman, is president of the American Trust & Savings Bank, organized under the laws of the State of Illinois, with a capital of \$1,000,000. It also does a general banking business and acts as trustee for estates and corporations.

Mr. W. D. Preston, the youngest member of the board, is cashier of the Metropolitan National Bank, which started with a capital of \$500,000, about five years ago, and now has a capital of \$2,000,000 and \$1,000,000 surplus.

Mr. Morris Sellers is engaged in the manufacture of all the supplies that go to make up the outfit of a railway ; the products which he handles and manufactures being used by all the leading railways in the Northwest.

Mr. A. G. Spalding is president of the firm of A. G. Spalding & Brothers, manufacturers of bicycles and all kinds of athletic goods, having four branches and a capital of



N. K. FAIRBANK



MORRIS SELLERS.

\$4,000,000 and doing a business which has grown into enormous proportions under the direction of Mr. Spalding.

Mr. A. C. Badger, the treasurer, for many years private banker in Kentucky and in Chicago, and connected with many large real estate transactions, has been for a number of years vice-president of the T. W. Harvey Lumber Company.

Mr. G. P. Benton, the secretary, who has been connected with the association for the past year, was formerly with the American Trust & Savings Bank.

Given the best situated tract of land for town building that can be found within fifty miles of Chicago,

Millions of capital to back the enterprise, and in manufacturing.

The executive ability to manage that capital to the best advantage,

A determination to build up what shall be known throughout the world as the great model manufacturing town of America :

What then ?

SALOONS PROHIBITED.

In the first place, it was speedily and decisively determined that Harvey should be a temperance town.

Its founders believe that the highest good for both the employer and the employé requires the absolute prohibition of the saloon. This will keep some people out of the town, but it will be a strong inducement for others to become residents. It is the "others" who are preferred. Consequently, the following clause forms a part of every deed given by the Harvey Land Association :

"And the said party of the second part, for..... heirs, executors, administrators and assigns, hereby covenant



DAVID B. LYMAN,
Trustee.



JOHN P. WILSON.

and agree to and with said party of the first part, their successors and assigns, as a covenant running with the land hereby conveyed, that the said party of the second part.....
heirs, executors, administrators and assigns shall not and will not, at any time, erect or permit to be erected upon the said premises hereby conveyed, or any part thereof, any building to be used or occupied, or any part thereof, at any time hereafter, as a slaughter house, glue or bone factory, or manufactory for gunpowder, or any bone-boiling establishment or factory, *or saloon of any kind*, or for any other dangerous, vexatious or offensive purpose or establishment whatsoever. *nor allow, suffer or permit any intoxicating drink or drinks to be manufactured, sold or given away upon said premises, nor any gambling to be carried on thereon, nor any house or other place of lewd and immoral practice thereupon*, and any violations of the above conditions or either or any of them shall absolutely divest the said party of the second part.....heirs, executors, administrators and assigns, of the entire estate hereby granted, and of the appurtenances thereto belonging, and the same shall, *ipso facto*, revert to and belong to the said party of the first part, and their successors and assigns, as fully and completely as if the aforesaid grant and conveyance had never been made, and all the covenants and agreements of the said party of the first part shall thereupon cease and determine, and the consideration paid thereon shall be *absolutely forfeited* to the said party of the first part."

EMPLOYMENT FOR RESIDENTS.

Another provision which has caused more comment and created more interest among working people and investors than any other feature of the Harvey enterprise, is the following clause which forms a part of the contract between the Harvey Land Association and every manufacturer who locates there :

And the said party of the first part, in consideration of the agreements herein contained on the part of the Harvey Land Association, hereby covenants and agrees that it will at all times in hiring employes give preference to persons living upon land



A. G. SPALDING.



W. D. PRESTON.

owned or controlled by the Harvey Land Association or its grantees, and that it will, so far as practicable, limit its employment of help to persons living upon land owned or controlled by said Harvey Land Association or its grantees.*

SOME OF THE STOCKHOLDERS.

It is upon these two great basic principles that the foundations of Harvey were laid, namely :

TEMPERANCE.

INDUSTRY.

And it is this fact which has given the town so favorable a reputation in all parts of the country, bringing to it a class of inhabitants and investors who believe with Harvey's founders in the certain success of an enterprise so originated and so conducted. For instance :

Among the stockholders, besides the Officers and Directors, are the following well-known institutions and persons : Northfield (Mass.) Institute (founded by Mr. D. L. Moody), Ira D. Sankey and Lucius H. Bigelow ; Dr. John E. Owens, the well-known physician and surgeon of Chicago ; S. A. Kent, a prominent Chicago capitalist ; Henry B. Stone, president of the Chicago Telephone Company, and former vice-president of the C. B. & Q. railroad ; George M. Bogue, manager of the Grant Locomotive Works real estate branch ; J. C. Welling, treasurer of the Illinois Central railroad ; Charles W. Deering, of the Deering Manufacturing Company ; H. H. Hitchcock, assistant cashier of the Metropolitan National Bank ; Judge Richard S. Tuthill, and many others.

The first excursion and sale of lots took place August 16, 1890. The enterprise was duly advertised ; its fundamental

* It will be seen at a glance that this confers upon lots deeded by the Harvey Land Association a peculiar advantage which should not be lost sight of by the investor. We sometimes hear about " a cloud " upon a title ; this, on the contrary, is " sunshine " upon all titles derived from the Harvey Land Association, and gives a special value to every such lot for all time.



A. C. BADGER,
Treasurer.



G. P. BENTON,
Secretary.

principles were clearly enunciated and the public were given an opportunity to invest. The result far exceeded the most sanguine anticipations. It would seem as if people in every part of the United States had been waiting to put their money in a town of which, in fact, they had only just heard; and not only buy lots, but make their homes here.

To hundreds it is proving a veritable city of refuge—a place where, safe from temptation, they can sit under their own vine and catalpa tree, with no one to molest or make them afraid. Certain of work; sure of a pleasant, healthful home, confident of having made a wise move and a profitable investment, there are no better contented, no happier people in the United States than the 4,500 inhabitants who make up the Harvey of today.

PECULIAR ADVANTAGES.

Some of its peculiar advantages can be briefly stated :

The great desideratum of natural drainage which millions of dollars cannot supply to Chicago, is Harvey's by location, bringing health, comfort and convenience in its train.

The distance of Harvey from the city line is $2\frac{1}{2}$ miles. So far as Chicago's heavy taxes and assessments—so far as that city's possible misgovernment may be a detriment, Harvey is as fully exempt as if it were a town in Minnesota.

On the contrary :

So far as Chicago's advantages to the manufacturer and to the resident are concerned, Harvey enjoys them all to the fullest extent. For instance :

The Chicago Central and the Chicago & Calumet Terminal Railroads passing directly through the town, insure to Harvey Chicago rates on freight, as these belt lines connect with all the twenty-six railroads entering the city. In addition to this, longer switches and more room generally to handle cars, make the shipping facilities far superior to those of Chicago.



RESIDENCES NOW BUILDING ON CENTRE AVE., HARVEY, ILL.

The C. C. C. & St. L., known as the "Big Four," is another Harvey railroad; while the Illinois Central, with its superb suburban service, and the Chicago & Grand Trunk run scores of passenger trains daily, so that transit to and from Chicago is all that can be desired.

Pipe line rates on oil are given Harvey, while steam coal can be bought from 75 cents a ton for fine, to \$1.75 for the best block.

The public improvements, such as opening and grading streets, brick sewers, planking sidewalks, putting down water pipes, planting trees, have been made and paid for, putting lot-owners to no expense therefor.

The cost of living is in no respect greater than in Chicago, and in many respects less.

The affairs of the village are conducted by a board of seven trustees, elected by the citizens of Harvey. It is therefore not in any sense a "close" town; nor does any private corporation, association or society control its government.

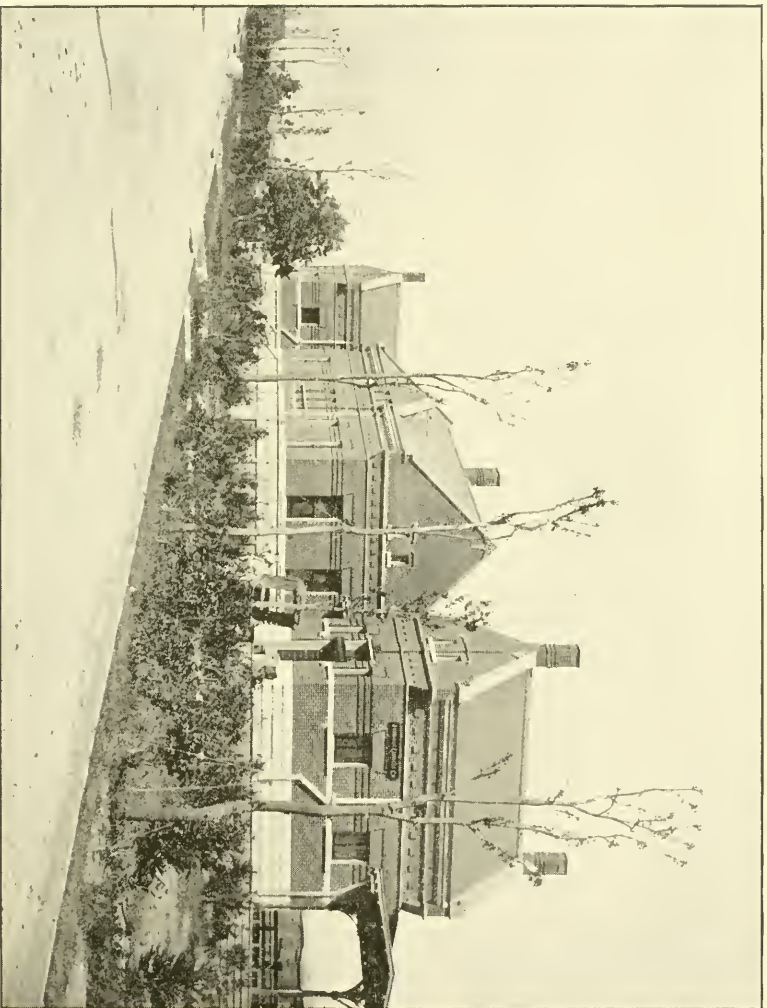
It follows that every advantage to be enjoyed in the city either by the manufacturer or employé, is within reach at Harvey, to which are added more room, purer air, better drainage, more shade, and water from artesian wells.

HARVEY VISITED.

The trip to Harvey from Chicago is one of the pleasantest that can be taken.

Application for free transportation by those desiring to investigate should be made at the offices of the Harvey Land Association, Rooms 819-25, the Rookery Building, No. 217 La Salle street.

Agreeable and intelligent attendants are ready to accompany the visitor who is under no expense for railroad fare. The route



ILLINOIS CENTRAL PASSENGER STATION, HARVEY, ILL.

is from the Van Buren street station of the Illinois Central along the lake front, past Jackson Park and the World's Fair.

Two-and-a-half miles from the city line the visitor is landed in Harvey at the \$14,000 brick depot of the Illinois Central. He will find it hard indeed to believe from the busy scenes around him that only about two years ago this was all a silent prairie on which wild game was actually shot from the spot where he now stands.

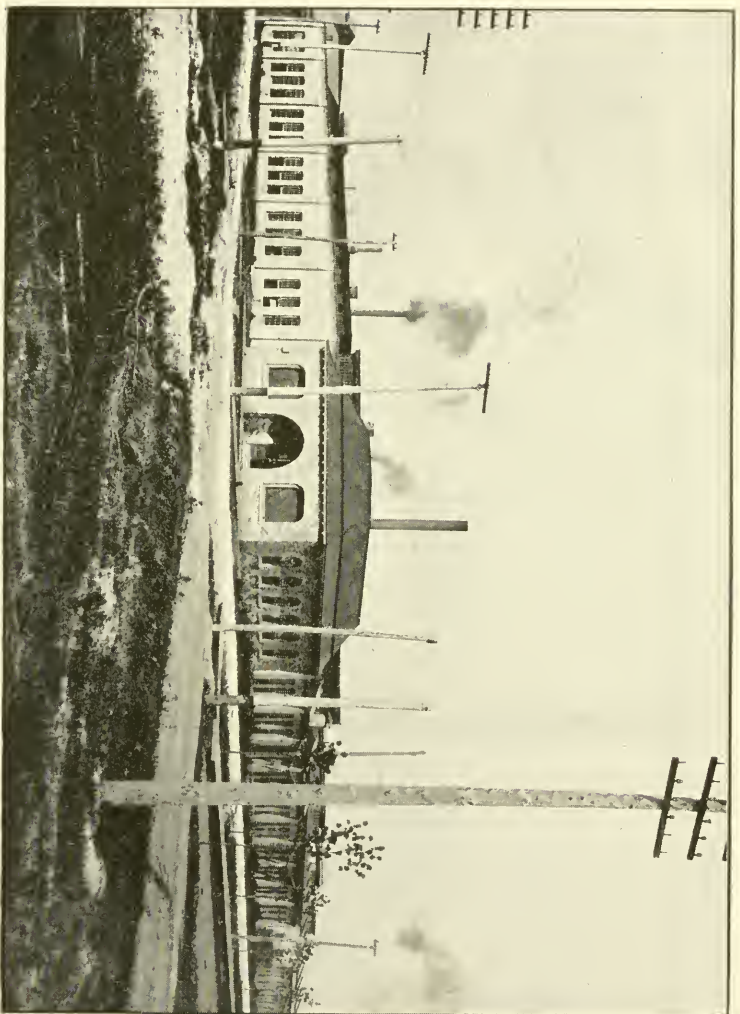
The plan on which the town is laid out is one which quickly commends itself to the good sense of anyone who examines it. There are two manufacturing districts separated by natural divisions from the residence and business portions. One is in the southeastern part of the town and bounded on the west by the Illinois Central and the "Big Four"; the other in the northwestern portion bounded by the Chicago & Grand Trunk. The Chicago & Calumet Terminal and the Chicago Central (belt lines) run through both districts, which are also connected by the Harvey Electric Railway.

THE MANUFACTURING DISTRICT.

Let us first visit the manufactories nearest at hand, which are in the first mentioned tract.

Here are the great works of the Craver & Steele Manufacturing Company, which came here under contract to employ 200 men. On their pay rolls today will be found over 500, and they are turning out quantities of agricultural machinery, which finds market not only in the United States, but are shipped direct to South America. They also manufacture wagons, buggies and carriages, and wheels for other concerns.

Close at hand are the Harvey car repairing shops, comprising four large buildings, and with 15,000 feet of railroad track covering 22 acres, the yards of which are filled with cars of all sorts requiring repairs.



THE CRAVER & STEELE MANUFACTURING CO., HARVEY, ILL.

Next are the Harvey Steel Car and Repair Works in which are manufactured steel cars of every description.

Here, too, is the great plant of the Buda Foundry and Manufacturing Company. They turn out handcars, switches and switch stands, and railroad supplies of a similar nature, besides doing a general foundry business, using fifteen tons of metal every working day in the year.

The Middleton Car Springs Company manufacture car springs of their own patent, for use in passenger and freight cars.

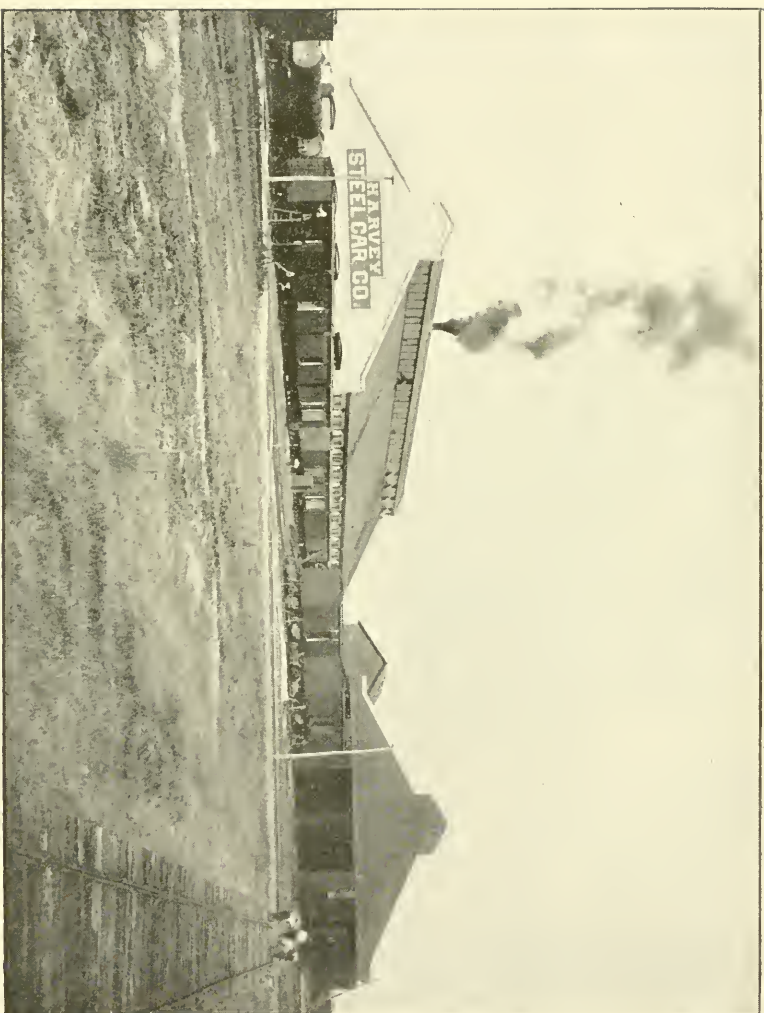
Bliss & Laughlin turn out rolled shafting of all sizes and lengths, and since their location a few months ago, have built an extension 200 by 80 feet.

The Automatic Mower and Manufacturing Company make mowing machines, corn crackers, hay presses, windmills and farming tools; they will also manufacture bolt and forge machinery, the castings for each machine weighing 3,500 pounds.

The J. Mathews & Sons' Boiler Works make steam boilers and boiler fronts, water towers, oil tanks for cars, etc., employing 100 men.

A contract has just been closed between The Harvey Land Association and a manufacturer from the East to build a plant in Harvey for the manufacture of hooks and eyes. It will be located east of the Illinois Central Railway and near the Steel Car Works.

Any one of these concerns in the southeast section would be considered an acquisition sufficient to "boom" many of the so-called manufacturing towns which have sprung up recently in professed emulation and imitation of Harvey.



THE HARVEY STEEL CAR AND REPAIR WORKS, HARVEY, ILL.

By actual count there were 125 cars on the tracks of the Harvey Steel Car Co. at the time this view was taken.

THE NORTHWESTERN MANUFACTURING DISTRICT.

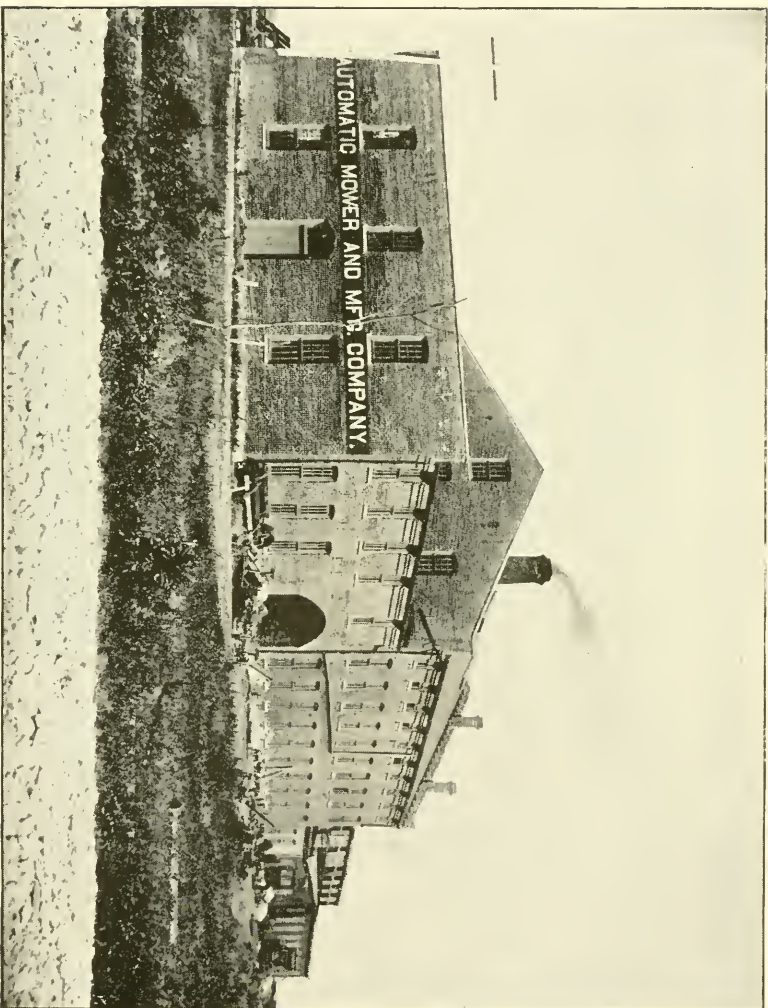
In the northwest part of the town, and near the depot of the Chicago & Grand Trunk Railroad the Bellaire Stamping Company's works attract attention from the extent of their building, having a frontage of 518 feet. This great industrial concern moved here from Bellaire, Belmont County, Ohio, where it was incorporated twenty years ago. It manufactures lanterns, lamps and enameled steel work for domestic purposes, and has a working capacity of 700 hands.

Not far distant is the new plant of the Wells Glass Company, the main building of which is 400 feet long, 150 feet wide and two stories high. In its new location this will be the largest concern of the kind in America. It manufactures stained glass for churches, public buildings and private residences, mirrors, beveled glass, etc. The firm have offices in the city, but at Harvey they have a room for the exhibition of entire groups of church windows where specimens thirty feet high and twenty-five feet wide can be shown to advantage.

A. J. Sweeney & Sons moved here from Wheeling, West Virginia, and occupy five acres and three buildings 160 feet wide and 350 feet long, of stone and brick. They manufacture plate-glass machinery, marine engines of large size, traveling cranes, rolling mill and steel works machinery, nail cutting and rolling machinery, and structural and mechanical iron. They will employ not less than 300 men at a minimum pay roll of \$180,000 annually.

The Chicago Rock-faced Stone Company is another important industry just located.

The Western Steel and Spring Company, that manufacture all kinds of steel car springs from the raw material, a new process of making the best quality of steel.



AUTOMATIC MOWER AND MANUFACTURING COMPANY AT HARVEY, ILL.

It will be noticed that all these concerns are such as require large capital, and are in every way solid and permanent. At the same time they are diversified in interest. Harvey's eggs are not all in one basket, and dullness in one branch of trade will not affect the town disastrously as is often the case where a community is dependent, or nearly so, upon one industry. Still others will be located, for there is yet room reserved sufficient for twenty-five more concerns as large as those already in operation, and which are sure to come. It is a further interesting fact that in several cases manufacturers are already extending their works beyond the original limits, or employing more men than they anticipated.

Growth appears to be inherent in Harvey atmosphere.

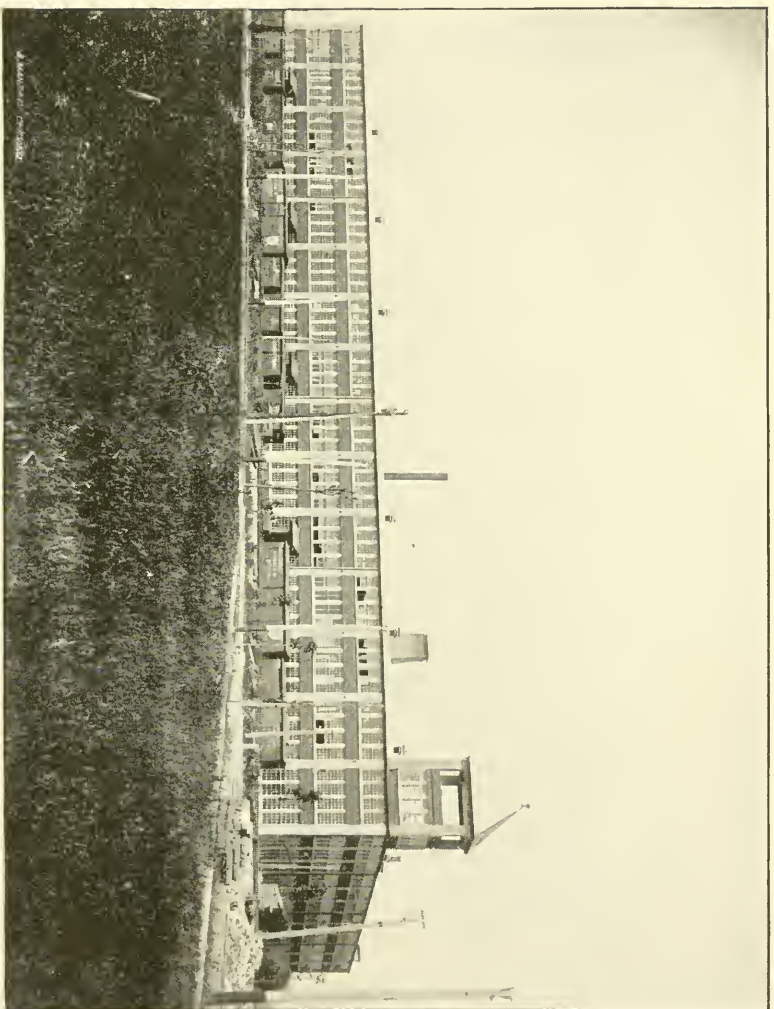
BUSINESS AND RESIDENCE PORTION.

For a change, however, let us pass to the other side of the tracks where business holds sway. Prominent and close at hand are the offices of the Harvey Land Association, the Harvey Bank, French's Hotel block and a large number of other business houses of more or less importance.

The eye will dwell with delight upon the park system which shows itself very prettily in the vicinity of the depot, and diversifies and makes beautiful various parts of the thriving town.

Westward, One Hundred and Fifty-fifth street, a superb boulevard 100 feet wide, thoroughly macadamized and well shaded, stretches away in noble vista, the future principal residence street of the town.

Looming up on the horizon is to be seen the water tower, a landmark bespeaking the existence of an excellent system of waterworks supplied by two artesian wells, from which over 2,000,000 gallons can be pumped daily.



THE BELLAIRE STAMPING CO., HARVEY, ILL.

In all directions, and almost as far as the eye can reach, the land is dotted with pretty cottages, some in rows, others scattered here and there ; many just finished, many more building ; everywhere an air of newness, but also of promise, progress and prosperity.

It should be said, in passing, that church and school privileges in Harvey are excellent. There are already organized the following churches : Harvey Congregational, First Baptist, Presbyterian, First Methodist Episcopal, United Brethren in Christ, United Evangelical, Free Methodists, Church of Christ.

There are six schools, public and private ; a well-organized fire department, brass band, etc.

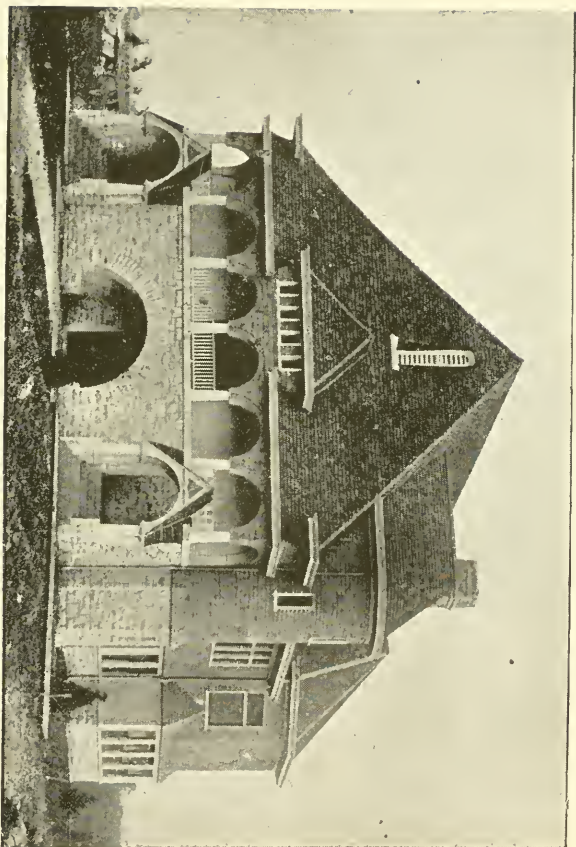
Among the societies are the following : Harvey Post, Grand Army of the Republic ; Young People's Society of Christian Endeavor, Epworth League, Knights and Ladies of Honor, Equal Suffrage Association, Prohibition Club, Women's Christian Temperance Union, Independent Order of Odd Fellows, Royal Arcanum, Patriotic Order Sons of America, Patriotic Order Daughters of America, Royal Templars of Temperance, Good Templars, Democratic Club, Republican Club, a Masonic lodge, with new hall.

HARVEY AS AN INVESTMENT.

It needs no argument to prove that in such a town, with such a magnificent start, and its future absolutely assured, real estate is a highly profitable investment.

Hundreds of people saw this at the outset, and never has any other suburban property sold like that in Harvey. In many instances lots have doubled and trebled in value, netting quick and handsome profits to investors. For instance :

A lot on Columbia avenue near 154th street was sold in September, 1890, for \$700. It has since been sold for \$2,000.



METHODIST EPISCOPAL CHURCH AT HARVEY. ERECTED 1891.

A corner lot on 154th street and Columbia avenue was sold about the same time for \$1,000. It was resold a year ago for \$3,500, and since then \$4,300 has been refused for it.

A corner lot on Center avenue and 154th street was sold for \$600, and has since brought \$3,000.

Lots on Page avenue between 147th and 148th streets were sold in 1891 for \$425 and \$450. They have since brought \$800, \$900 and \$1,000.

The above were lots for business purposes. The following are a few of many instances where residence lots have advanced :

On Lexington avenue near 153d street, lots originally sold for \$325 to \$400 have brought \$600 and \$650.

On Vine avenue near 154th street, lots which went out of the Harvey Land Association's hands at \$250 to \$300 have been sold for \$500 and \$600.

On Loomis avenue near 154th street, lots which sold for \$250 to \$400 have brought \$500 and \$600.

This list might be continued indefinitely, showing how investors have made money simply by buying to sell again. Others, while holding on to their original purchases, are receiving a good income from the rent of houses which they have built, and which are steadily advancing in value.

The price of lots as scheduled by the Harvey Land Association is fixed upon the capacity of the land to earn ten per cent on its cost and the cost of building, if improved and rented, but this estimate has been greatly exceeded. For instance :

One man, a Methodist preacher, is earning 42 per cent on a two-story frame flat building.

An Ohio banker bought a lot at \$350, and built a six-room, one and a half story cottage, costing \$650, which rents for \$15 a month, thereby earning for him $18\frac{1}{2}$ per cent per annum, and the lot is six blocks away from the factories.



RESIDENCE OF CHARLES F. CRAVER, HARVEY, ILL.

Much of the property in block 69 is earning 30 per cent on the actual cost of land and buildings.

A carpenter came to Harvey in 1891, bought a lot on Center avenue near 152d street for \$500, paying \$250 down. He built a handsome residence, doing much of the work himself, and obtained a loan to pay the balance due on lot, and for materials used in construction. In June, 1892, he sold his property for \$2,400, and has since purchased a home on Myrtle avenue near 153d street for \$1,500 which is entirely paid from the profit on his one lot. In 1891, \$250 : in 1892, \$1,500 !

And yet people keep their money in savings banks at 3½ or 4 per cent, and wonder when they will ever get enough ahead to allow them to live on the interest !

The one thing that Harvey lacks today is houses. There are not near enough to supply the present and the immediate demand. A very desirable plan for house costing \$1,000 will be furnished free with specifications, and with lot paid for, the money to build will be advanced by any one of half a dozen of the Harvey loan and building associations.

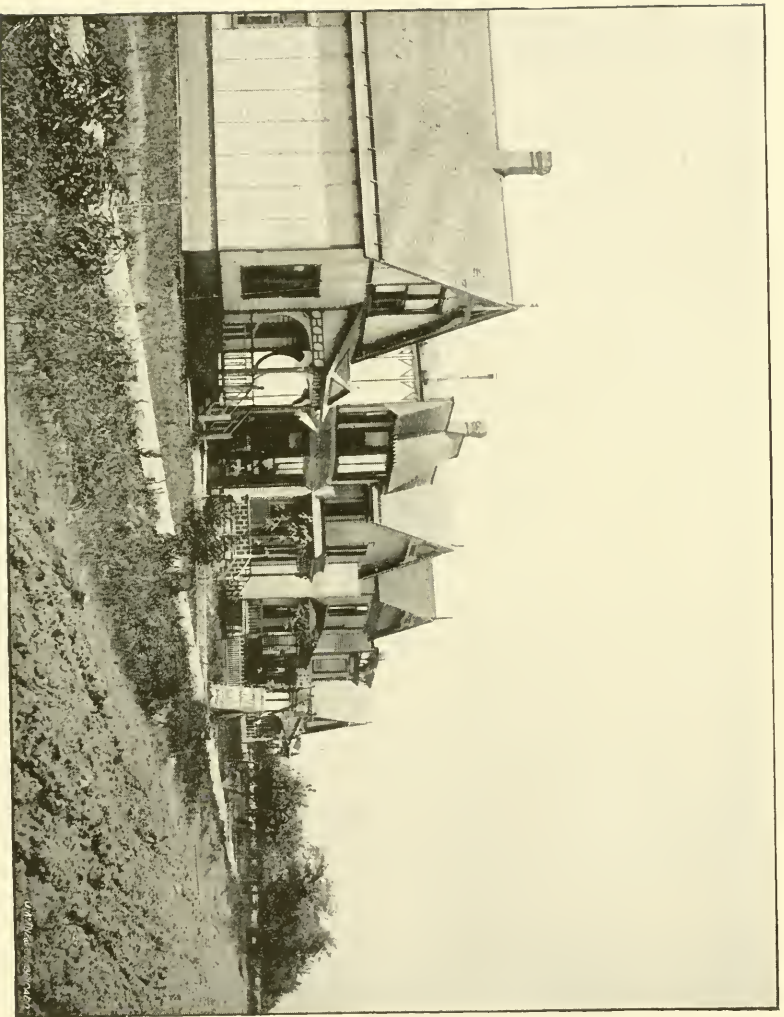
HARVEY AS A HOME.

For the homeseekers — men with families to support and who are looking for a place in which they can make a pleasant, healthful home, where the moral surroundings are of the best, where there is no fear of saloon influences on the rising generation, and where there are excellent educational privileges, Harvey presents such inducements as are offered by no other town or city in America.

Never was there a better or more effective combination :

Nearness to the great City of Chicago with its universities, its libraries and its unparalleled business enterprises.

Full enjoyment of life in a well regulated village with all the



SIX PRETTY COTTAGES, HARVEY, ILL.

modern conveniences made possible by waterworks, improved drainage, electric light and electric transit.

Absolute protection from the evils which spring from drinking places, gambling hells and low resorts.

And to crown all: The influence of a legal and strongly worded covenant in favor of employment in the great industrial concerns on which the prosperity of the town is based.

Add to these the certainty that a house and lot in Harvey must surely increase in value as the town increases in population and importance, and where is the place, east or west, north or south which can compare with it?

And it has not one objectionable feature!

Is it any wonder that lots are selling with such rapidity as to create envy and to cause imitation?

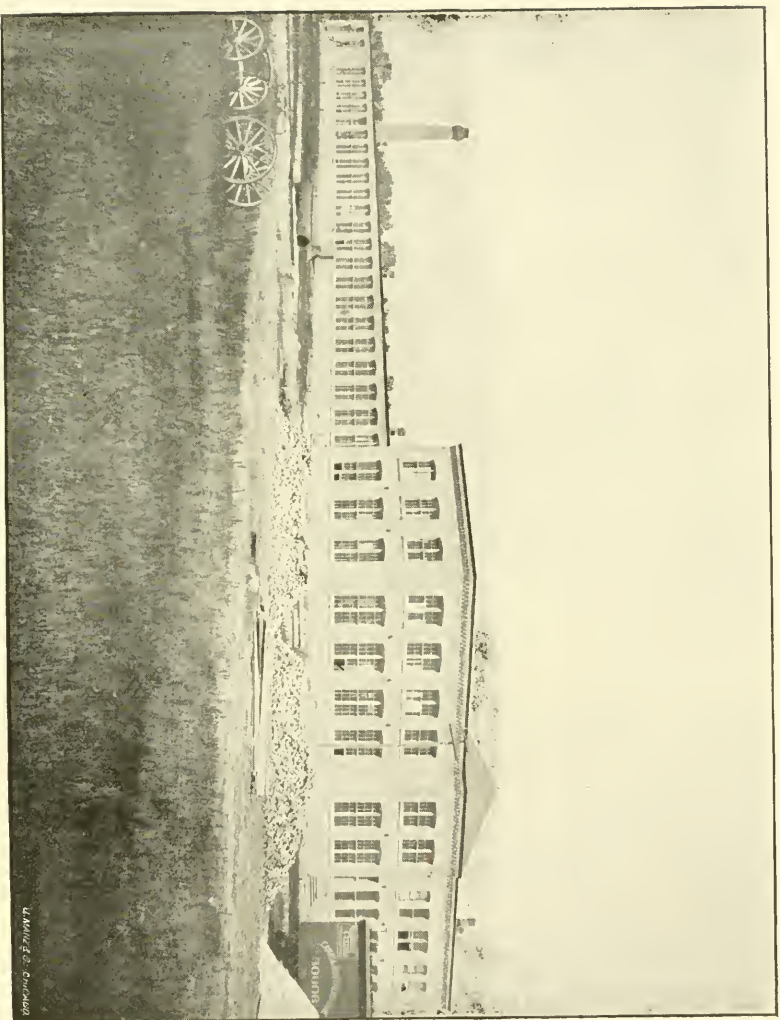
AN IMPORTANT QUESTION ANSWERED.

The question will very likely arise: With such a large sale are not the best lots gone?

Those who ask it do not understand the situation.

In the first place it should be borne in mind that the town of Harvey is as large in area as the city of Springfield, the capital of the state. It contains 1,520 acres, and in spite of the thousands of lots disposed of *not one-half have yet been sold.*

The wisdom which has vindicated itself so thoroughly in the rapid growth of Harvey took into full account the necessity for keeping it growing. This could not be done if all the desirable lots were disposed of at once. Consequently the town was divided into sections, the opening of which depended upon the location of the factories; that is, with each factory located a new section is opened, so that there are constantly coming into market just as good lots as were sold to begin with; and what is equally important, they are offered at original prices.



L. M. WELLS & CO. CHICAGO

It is this feature which keeps Harvey real estate moving, always active, always in demand, always advancing; lots considered too far out eighteen months ago to bring \$200, are hard to find today at less than \$500. They will be made still more desirable by the extension of the electric railway which will be made as soon as the ballasting of the present road is completed. The rails are already on the ground.

There are just as good bargains in real estate to be had today in Harvey of the Harvey Land Association as there were in 1890 or 1891.

But there can never be so good a time to buy as now.

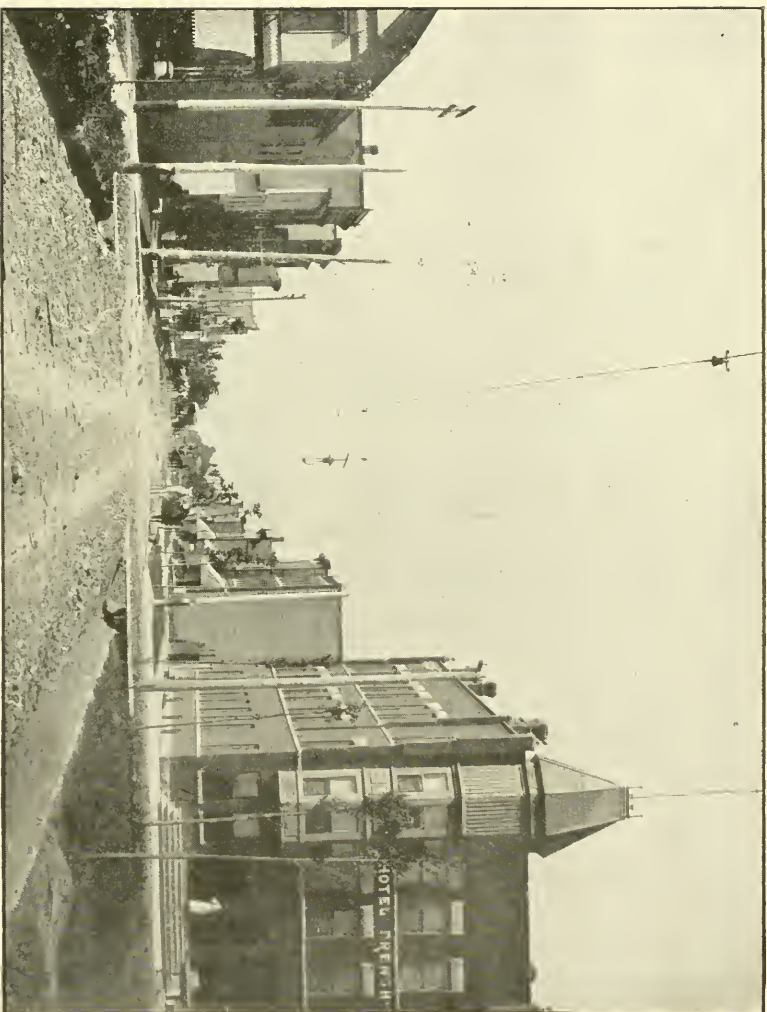
TRANSACTIONS BY MAIL.

Very many lots at Harvey have been sold to persons who have never seen the town. The business standing of the men composing the Harvey Land Association is such as to inspire confidence in anything with which they are connected; and as it has been the policy of the company from the first, not to overstate and not to misrepresent, dealings by mail have been not only large, but entirely satisfactory.

It is desirable always that prospective buyers should see what they are buying, but where this is impracticable no hesitation need be felt in ordering by mail, which may be done as follows:

Inclose \$10, with a request that we select a lot at about a certain price; we will reserve such a lot and return a plat with the lot marked, and if the selection is not satisfactory, you can select another from the same map, and remit the balance within twenty days, or if you are not suited, we will return the money. Prices may be advanced at any time without notice, except on lots upon which a remittance has been received.

We have instances where from \$2,000 to \$2,400 have been thus invested by men who have never seen the property. At



COLUMBIA AVENUE, NORTH FROM 154TH STREET.

the same time, sight is best, and if you will come to Harvey we will pay your actual railroad fare from your home to Chicago, and return, providing it does not exceed 2½ per cent of what you purchase of us while here.

A NECESSARY WORD OF CAUTION.

The great success which has been attained by the Harvey Land Association in the location of factories and the sale of lots, has led other parties to seek to profit by an outlay and enterprise not their own.

Using the name of Harvey as a bait to entrap the unwary, they have advertised as Harvey property lots that are not in the town of Harvey at all (in some cases miles away), that are not improved, that carry with them neither the prohibition clause, nor the all-important provision by which the Harvey manufacturers are bound to give preference in hiring employés to residents.

Persons at a distance too far to investigate for themselves are therefore cautioned to be certain with whom they are dealing. Pictures of the Harvey factories, and much of the Harvey literature has been used by these parties without permission and without scruple, and it is easy therefore to be misled.

There can be no mistake, however, if you transact business only with the Harvey Land Association, the founders of the town, and the men who have invested millions in its improvement. The offices of the company are Nos. 819-25, on the eighth floor of the Rookery building, La Salle and Adams streets, Chicago.

THE WORLD'S FAIR.

Harvey is about twenty-five minutes' ride from Jackson Park where the World's Fair is to be held in 1893. The town will



BUDAY FOUNDRY AND MIDDLETON CAR SPRING COMPANIES, HARVEY, ILL.

undoubtedly profit largely from the great number of strangers who will visit the Fair, and many of whom will be glad to be quartered so near the grounds, if room can be had for them.

Houses erected now will be in active demand as lodging places at good prices ; and those who desire to make Harvey their home and do so at once will not only enjoy the privilege of living near the great Exposition, but can share in any profit that may be derived from lodging and boarding those who are not so fortunate.

Which is another reason for taking prompt action in relation to Harvey property.

OUR PICTURES.

The half-tone pictures in this pamphlet are made direct from photographs, and can be relied upon as representing Harvey as it really is, not as an artist would like to have it. It will be seen that the town is far, very far from being finished. It will be prettier years hence, but lots will then cost much more money, if indeed they can then be had at any price.

The time to buy is now.

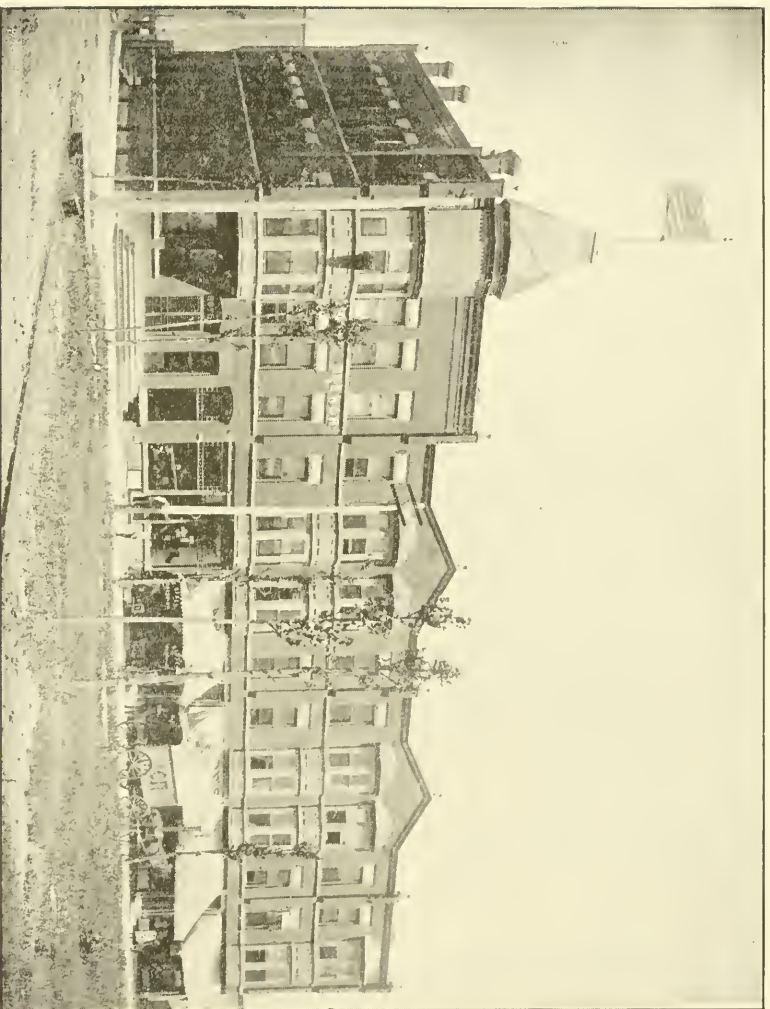
For further information, plats, etc., and in remitting money address

THE HARVEY LAND ASSOCIATION,

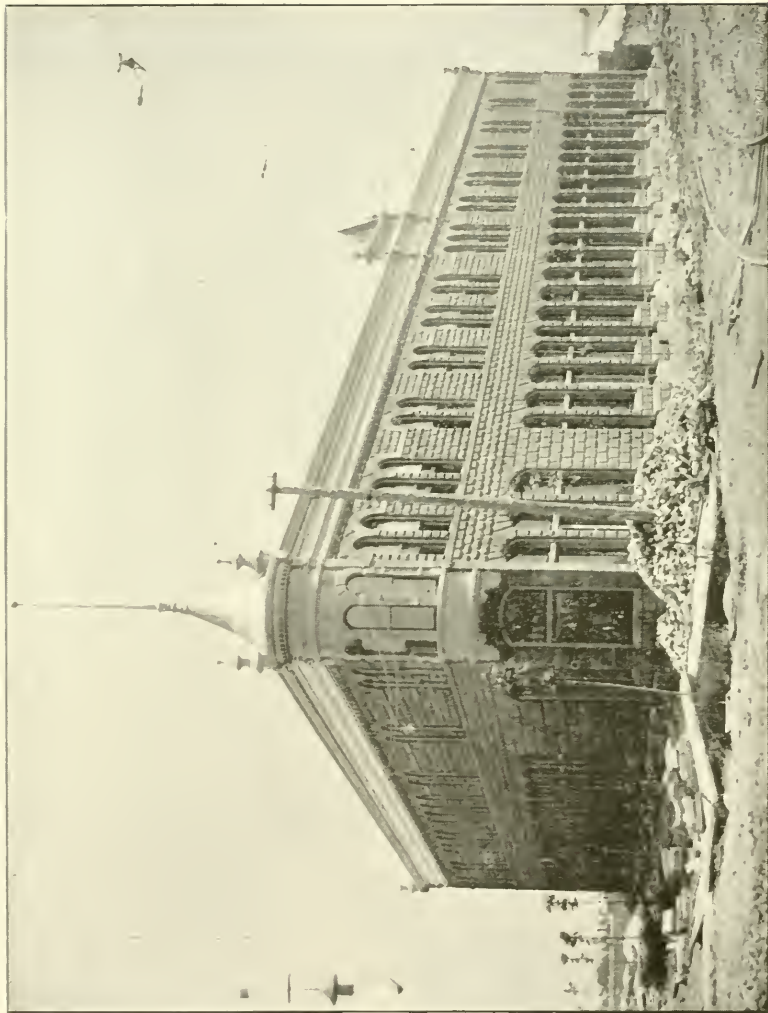
ROOMS 819-825, THE ROOKERY,

CHICAGO, ILL.

Personal correspondence in relation to Harvey always a pleasure. The fullest investigation desired.



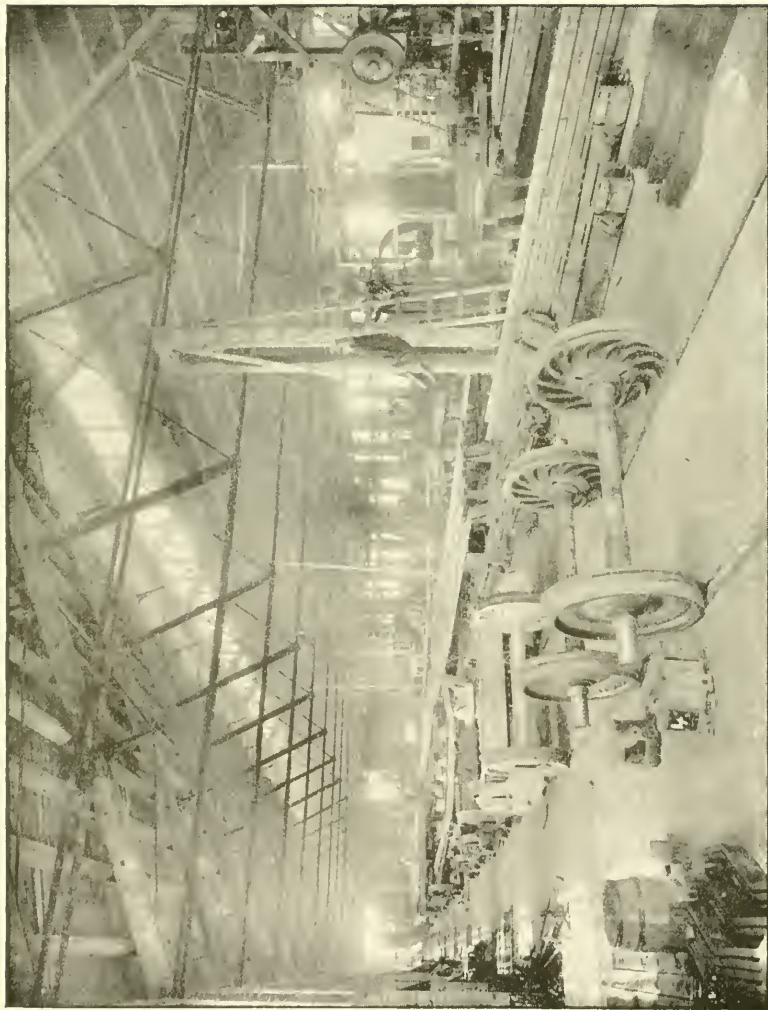
THE FRENCH BLOCK—COR. 154TH ST. AND COLUMBIA AVE., HARVEY, ILL.



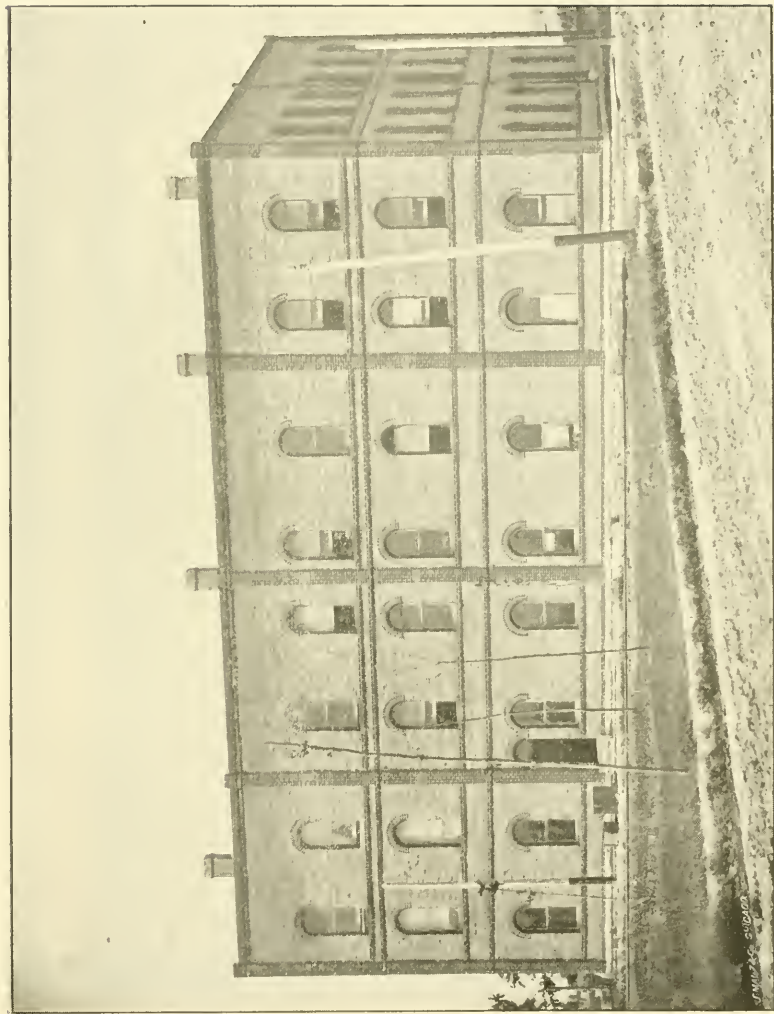
THE DENHAM BLOCK, COR. 147TH ST., SPALDING AND PAGE AVENUES, HARVEY, ILL.



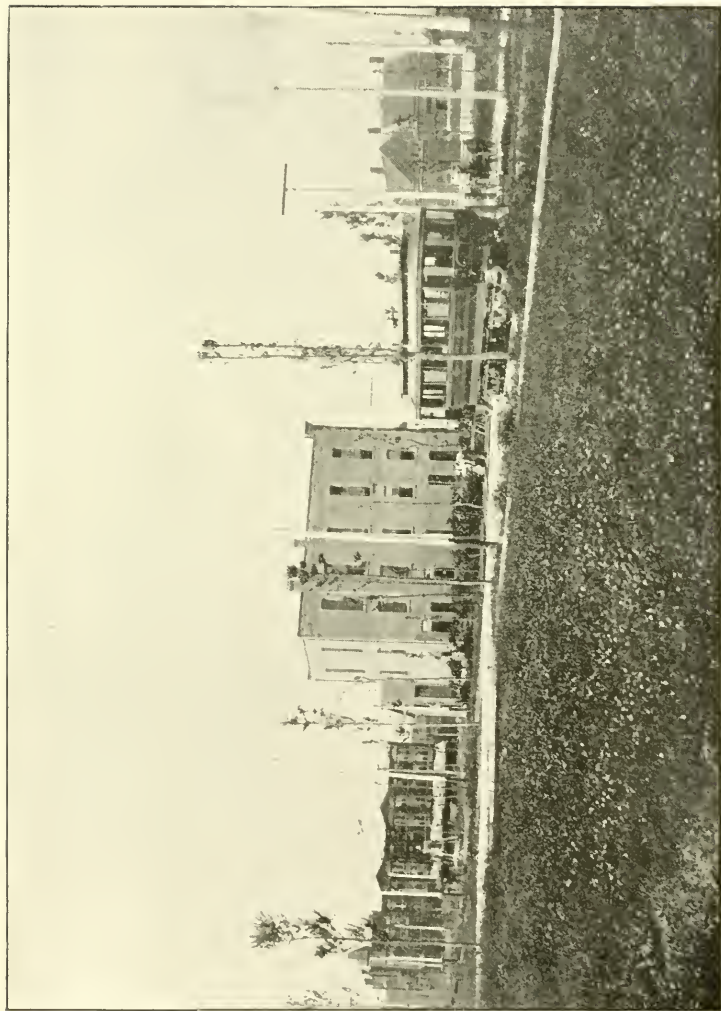
THE MASONIC BLOCK ON COLUMBIA AVE. NEAR 153RD STREET,
HARVEY, ILL.



INTERIOR OF THE HARVEY STEEL CAR WORKS, HARVEY, ILL.

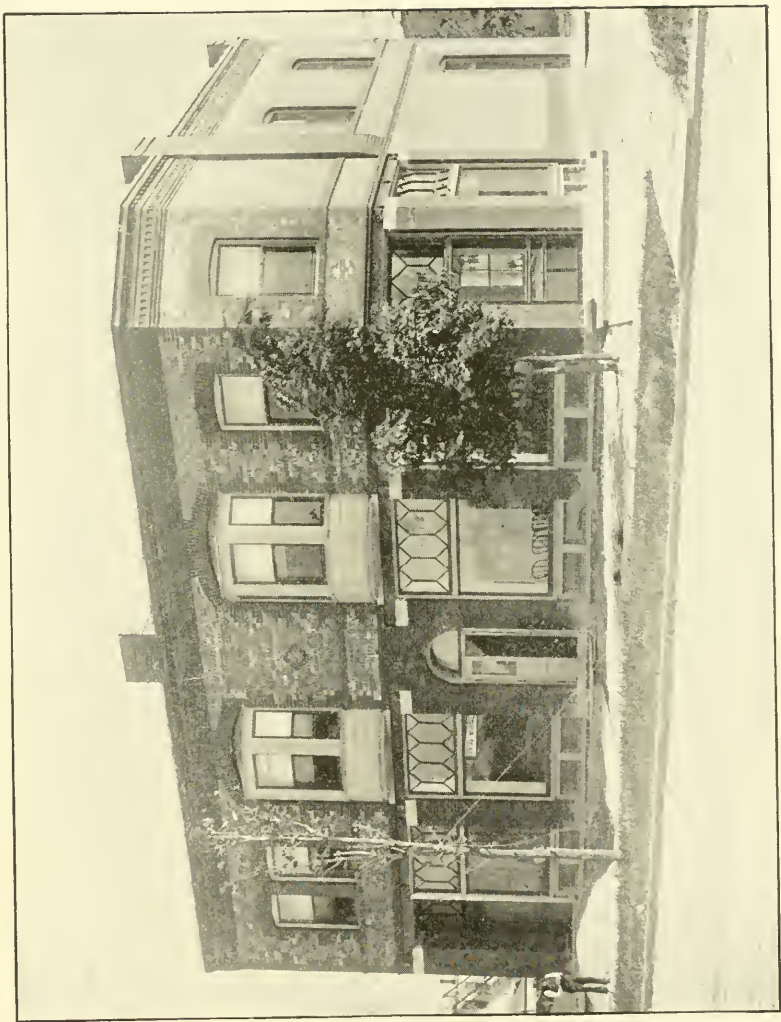


THE ADAMS BLOCK—PARK AVE. AND 156TH STREET, HARVEY, ILL.

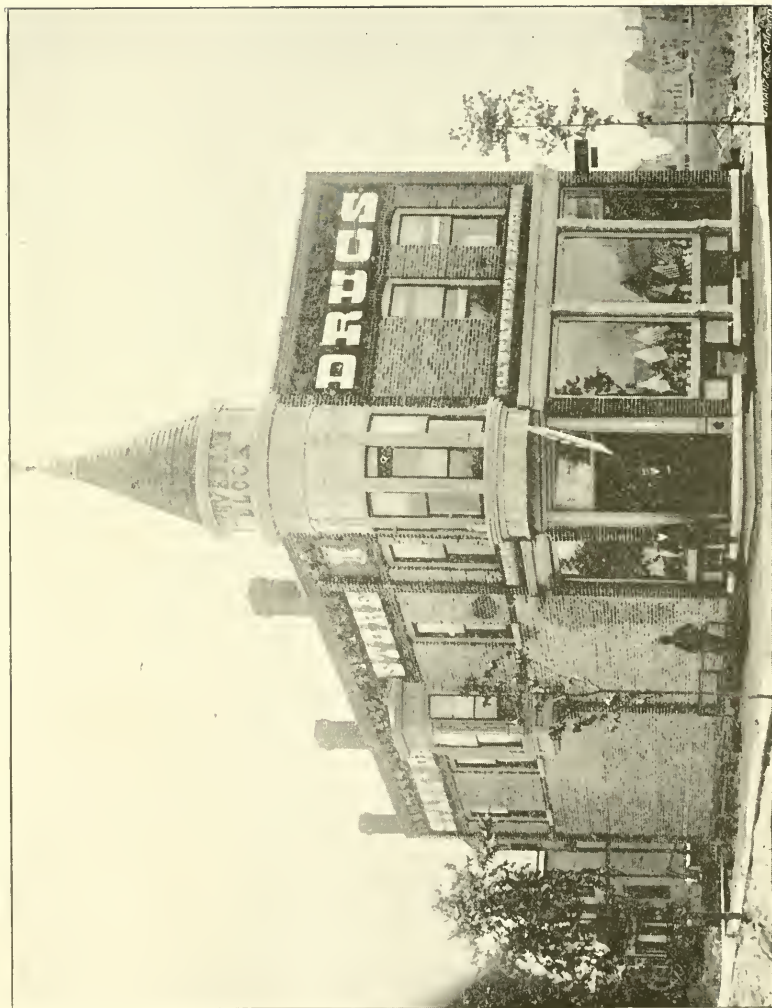


VIEW TAKEN NEAR THE CORNER OF PARK AVENUE AND 15 TH STREET BOULEVARD
HARVEY, ILL.

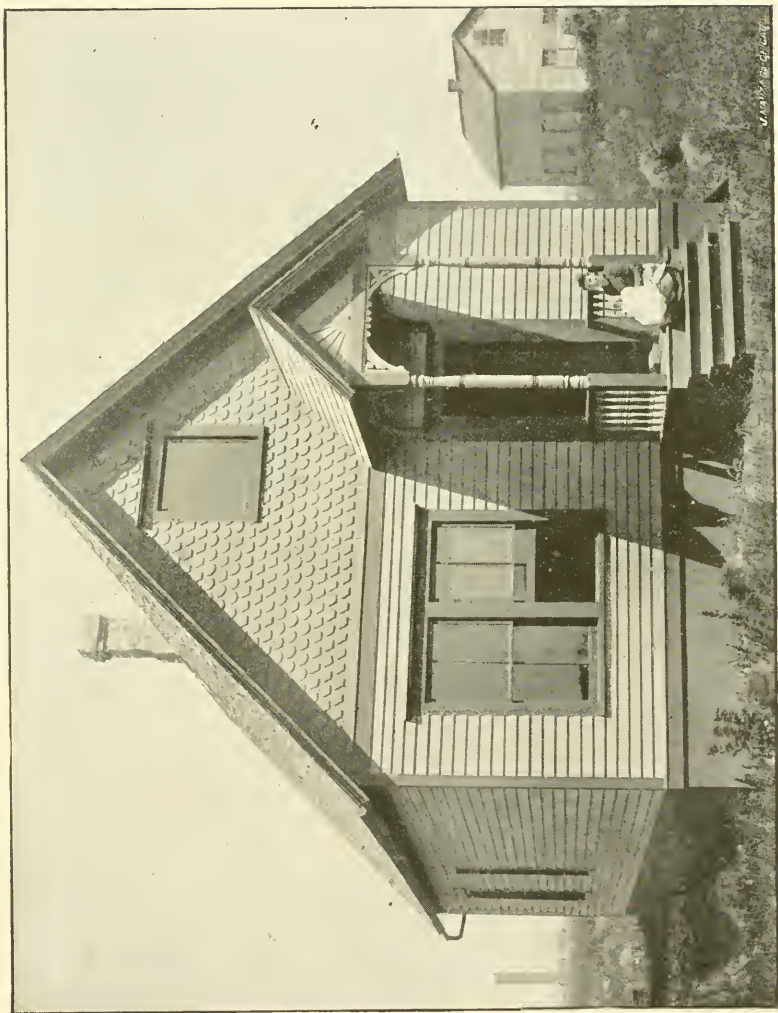
Showing the French Block, the Bank Building and the Illinois Central Passenger Station.



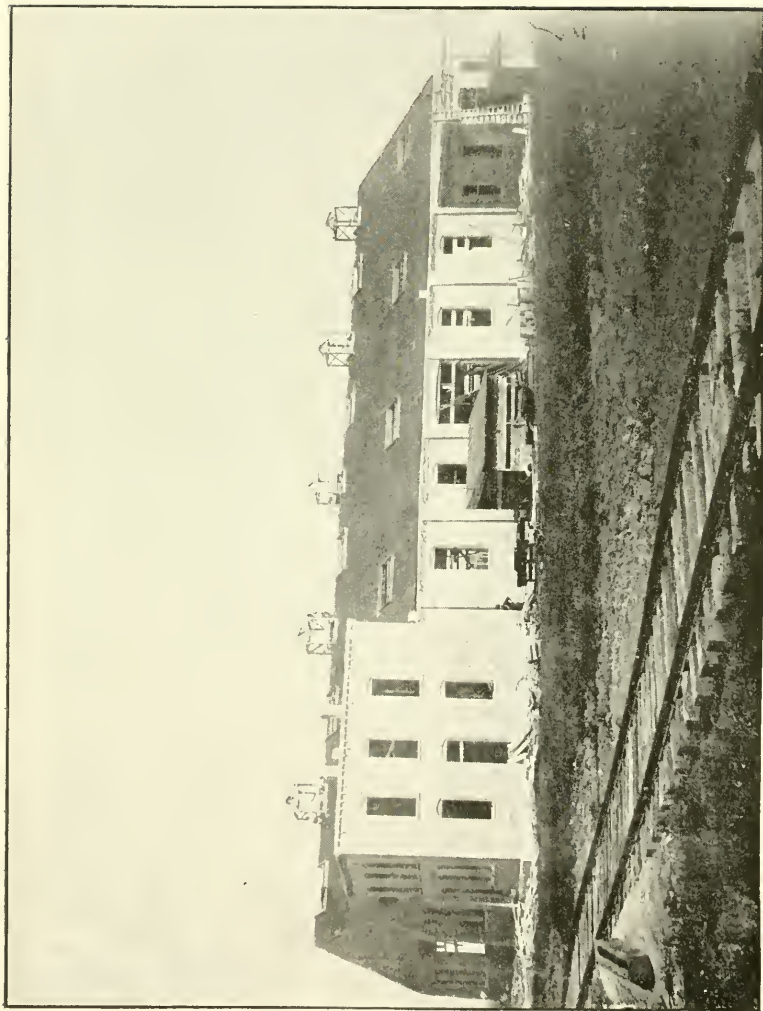
THE CALDWELL BLOCK, HARVEY, ILL.
Corner of Centre Avenue and 155th Street Boulevard.



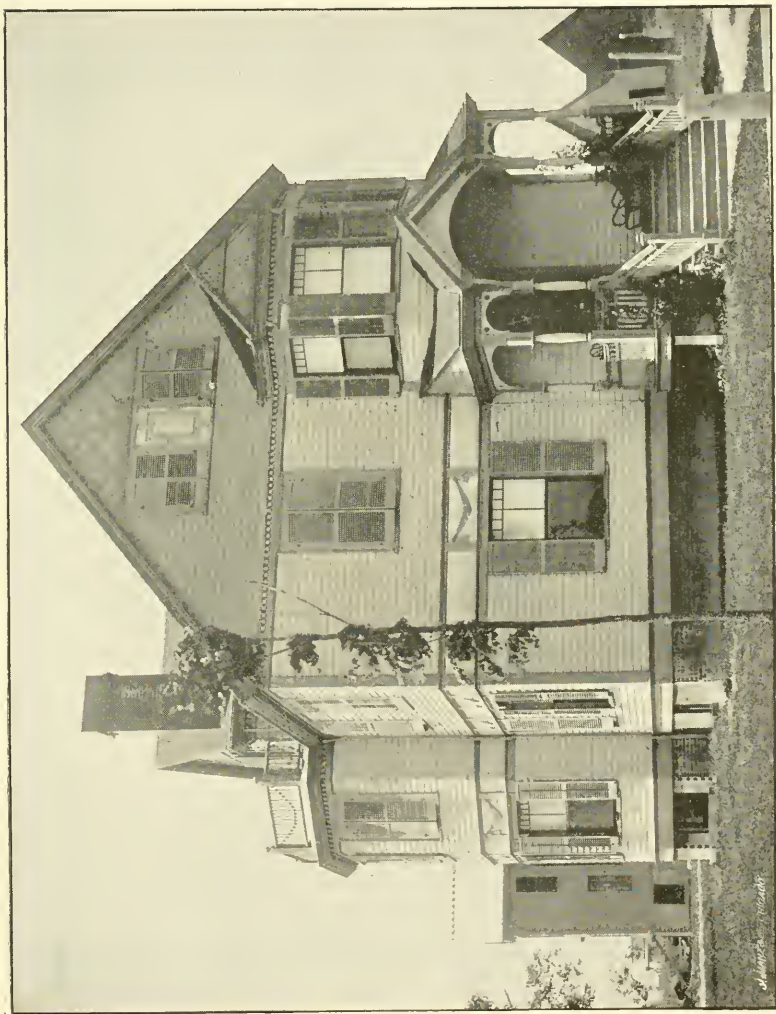
STEVENSON BLOCK, CORNER CENTRE AVE. AND 154TH STREET, HARVEY, ILL.



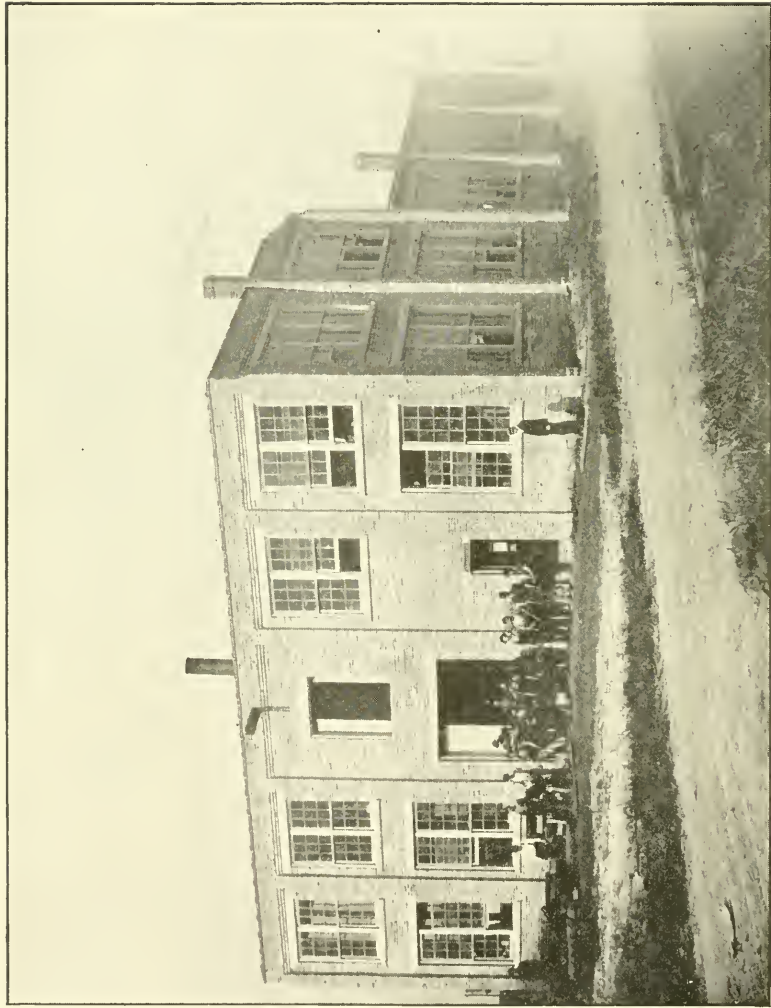
A 5-ROOM COTTAGE, COSTING \$500, AT HARVEY, ILL.
Complete with closets, pantry and cistern, etc.



J. MATHEWS, STEEL BOILER MANUFACTURER AND FOUNDER, HARVEY, ILL.
(Now building.)



RESIDENCE OF THE MAYOR OF HARVEY, ILL.



BLISS & LAUGHLIN MANUFACTURERS OF PATENT TURNED SHAFTING, HARVEY, ILL.

HECKMAN
INDRY INC.



NOV 89

N. MANCHESTER,
INDIANA 46962

LIBRARY OF CONGRESS



0 016 097 859 4 ●